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B1 (Official	Form 1)(1/	08)				oannon		.go <u> </u>					
			United No			ruptcy of Illino					Vol	luntary	Petition
	ebtor (if ind on, Karl L		er Last, Firs	t, Middle):			Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					All O (inclu	ther Names de married,	used by the , , maiden, and	Joint Debtor trade names	in the last (	8 years			
Last four dig	one, state all)	Sec. or Indi	ividual-Taxp	oayer I.D. (	(ITIN) No./	Complete E	IN Last f	our digits or re than one, s		r Individual-'	Taxpayer I	D. (ITIN) N	o./Complete EIN
	ess of Debto 3th Place on, IL	*	Street, City,	and State)	):			Address of	f Joint Debtor	r (No. and St	reet, City, a	and State):	
					Г	ZIP Code <b>60443</b>	;						ZIP Code
County of R	Residence or	of the Prin	cipal Place	of Busines		00440	Coun	ty of Reside	ence or of the	Principal Pl	ace of Busi	ness:	
Mailing Add	dress of Deb	otor (if diffe	erent from st	reet addres	ss):		Maili	ng Address	of Joint Debt	tor (if differe	nt from stro	eet address):	
					Г	ZIP Code	:						ZIP Code
Location of (if different	Principal A from street			or			<b>.</b>						
	Type of	f Debtor			Nature	of Business	3		Chapter	r of Bankruj	otcy Code	Under Whi	ch
See Exhi	(Check tal (includes ibit D on pation (include	ge 2 of this es LLC and one of the a	ors) form. LLP) bove entities,	☐ Sing in 1 ☐ Rail ☐ Stoo	olth Care Bugle Asset Roll U.S.C. § Iroad ckbroker nmodity Braring Banker	eal Estate as 101 (51B)		Chapi	ter 7 ter 9 ter 11 ter 12 ter 13	of C of Natur	hapter 15 F a Foreign hapter 15 F a Foreign e of Debts k one box)	Petition for R Main Proced Petition for R Nonmain Pr	eding ecognition occeding
				und	otor is a tax- er Title 26	s, if applicable exempt orgof the Unite nal Revenu	ganization d States	defined	are primarily cod in 11 U.S.C. stred by an indivioual, family, or	§ 101(8) as idual primarily	for		are primarily ess debts.
<b>-</b>	<b>.</b>	_	ee (Check o	ne box)				one box:	a small busin	Chapter 11		. 11 11 8 6 8	: 101(51D)
☐ Filing Feattach si is unable	ng Fee attace ee to be paid gned applicate to pay fee ee waiver regned applicated	d in installn ation for the except in in	e court's connstallments.  oplicable to o	sideration Rule 1006 chapter 7 i	certifying t (b). See Offi ndividuals	hat the debicial Form 3A only). Must	Check	Debtor is x if: Debtor's to insider x all applica A plan is Acceptan	not a small b aggregate non s or affiliates	ncontingent I ) are less that  with this petition were solicity	or as define iquidated on \$2,190,00 on. ited prepeti	ed in 11 U.S. lebts (exclude)00.	C. § 101(51D).  ing debts owed  e or more
☐ Debtor e	Administrates that estimates that estimates that ll be no fund	nt funds wil nt, after any	l be availabl exempt pro	perty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS	FOR COURT	USE ONLY
Estimated N	lumber of C ☐ 50- 99	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated A  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion					
Estimated L \$0 to \$50,000	iabilities  \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion					

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Page 2 Name of Debtor(s): Voluntary Petition Robinson, Karl L (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Date Filed: Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition.  $\mathbf{X}$  /s/ George M. Vogl IV ARDC No. May 30, 2009 Signature of Attorney for Debtor(s) George M. Vogl IV ARDC No. 6273590 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Page 3 of 54 Document B1 (Official Form 1)(1/08)

### Voluntary Petition

(This page must be completed and filed in every case)

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### ▼ /s/ Karl L Robinson

Signature of Debtor Karl L Robinson

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

May 30, 2009

Date

#### Signature of Attorney\*

#### X /s/ George M. Vogl IV ARDC No.

Signature of Attorney for Debtor(s)

#### George M. Vogl IV ARDC No. 6273590

Printed Name of Attorney for Debtor(s)

#### **LEDFORD & WU**

Firm Name

200 S. Michigan Avenue, Suite 209 Chicago, IL 60604-2406

Address

### Email: notice@ledfordwu.com

(312) 294-4400 Fax: (312) 294-4410

Telephone Number

May 30, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Robinson, Karl L

#### Signatures

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

•	
v	
$\Delta$	

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

·	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

## **United States Bankruptcy Court Northern District of Illinois**

Case No.	
Chapter 7	
	<del></del> -

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: // / / / / / / / / / / / / / / / / /
Date: May 30, 2009

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B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Karl L Robinson		Case No		
		Debtor	.,		
			Chapter	7	
			•		

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	18,410.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	15		47,252.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,236.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,295.00
Total Number of Sheets of ALL Schedu	ıles	27			
	T	otal Assets	18,410.00		
		l	Total Liabilities	47,252.00	

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Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Karl L Robinson		Case No.		
_		Debtor	,		
			Chapter	7	

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 16)	2,236.00
Average Expenses (from Schedule J, Line 18)	2,295.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	564.50

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		47,252.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		47,252.00

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B6A (Official Form 6A) (12/07)

In re	Karl L Robinson		Case No.	
		Debtor	7	

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property Secured Claim or Exemption

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

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B6B (Official Form 6B) (12/07)

In re	Karl L Robinson	Case No	
_		Debtor	

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash on Hand	-	0.00
2.	Checking, savings or other financial	Charter One Checking Account	-	0.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Memphis Teacher Credit Union Account	-	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Sofa, Loveseat, Televisions, VCR/DVD Player, Kitchen Table & Chairs, Pots, Pans, Dishes, Utensils, Beds, Dressers, Lamps	-	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Used Clothing	-	500.00
7.	Furs and jewelry.	Wedding Ring	-	500.00
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or	Term Life Insurance Policy with AIL. No Cash Surrender Value.	-	0.00
	refund value of each.	Term Life Insurance Policy with Stonebridge. No Cash Surrender Value.	-	0.00
10.	Annuities. Itemize and name each issuer.	X		
			Sub-Tot	al > <b>2,000.00</b>

**2** continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Karl L Robinson	Case No
		,

#### Debtor

### SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

			(Communion Sheet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Money awarded to Debtor in divorce. Ex-wife ha	s -	15,000.00
			(To	Sub-Tota of this page)	nl > <b>15,000.00</b>
Shor	at 1 of 2 continuation shoats at	ttooh	ad		

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Karl L Robinson	Case No	
-		<del></del>	

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and	19	91 Chevrolet Caprice Classic	-	1,210.00
	other vehicles and accessories.	19	82 Honda 400 Motorcycle- inoperable	-	200.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

1,410.00

Total >

18,410.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)

In re	Karl L Robinson		Case No.	
		Debtor		

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

11 U.S.C. §522(b)(2)

11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Household Goods and Furnishings Sofa, Loveseat, Televisions, VCR/DVD Player, Kitchen Table & Chairs, Pots, Pans, Dishes, Utensils, Beds, Dressers, Lamps	735 ILCS 5/12-1001(b)	1,000.00	2,000.00
Wearing Apparel Used Clothing	735 ILCS 5/12-1001(a)	500.00	500.00
Furs and Jewelry Wedding Ring	735 ILCS 5/12-1001(a)	500.00	500.00
Automobiles, Trucks, Trailers, and Other Vehicles 1991 Chevrolet Caprice Classic	735 ILCS 5/12-1001(c)	2,400.00	1,210.00
1982 Honda 400 Motorcycle- inoperable	735 ILCS 5/12-1001(b)	200.00	200.00

Total: 4,600.00 4,410.00

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B6D (Official Form 6D) (12/07)

In re	Karl L Robinson	Case No.
		•
		Debtor

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_		*					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBLOR	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	COZH_ZGШZH	UNLLQULDA	D L OP UT E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				Т	T			
			Value \$		Ď			
Account No.								
Treesum 110.								
			Value \$			Ш		
Account No.			Value \$					
Account No.			Value \$					
				l	. t -	Н		
continuation sheets attached			(Total of th	ubto iis p		- 1		
			(Report on Summary of Sci		ota ule	- 1	0.00	0.00
						- 1		

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B6E (Official Form 6E) (12/07)

•				
In re	Karl L Robinson		Case No.	
-		Debtor		

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent," If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total

also on the Statistical Summary of Certain Liabilities and Related Data.  Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitle priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic support obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible related such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
□ Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions  Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sa representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busing whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals  Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to maintain the capital of an insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Karl L Robinson	Case No.
•		Debtor ,

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. \$112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

— Check and cox is decise has no creation nothing under			ins to report on and senedate 1.					
CREDITOR'S NAME,	C	Н	usband, Wife, Joint, or Community	S	U	Ŀ	7	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	CONSIDERATION FOR CLAIM. IF CLAIM	CONTLXGEN	UNLIQUIDAT		= 1	AMOUNT OF CLAIM
Account No. xxxx1464			Opened 1/01/07 Last Active 3/05/09	٦ř	T		Ī	
Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714		-	CollectionAttorney A.F.S. Assignee Of Washington		E D			1,681.00
Account No.			Blatt, Hasenmiller, Leibsker et al	$\top$	T	T	1	
Representing: Arrow Financial Services			125 S. Wacker Drive, Suite 400 Chicago, IL 60602					
Account No.			Chase 800 Brooksedge Blvd.	$\top$	T	T	1	
Representing: Arrow Financial Services			Westerville, OH 43081					
Account No.			Washington Mutual PO Box 2437			T		
Representing: Arrow Financial Services			Chatsworth, CA 91313-2437					
14 continuation sheets attached	•	•	(Total of	Subt			)	1,681.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Karl L Robinson	Case No	
		Debtor	

	1 -	1		1-		-	<u> </u>
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFLEGEN	UNLIQUIDAT	ISPUTE	AMOUNT OF CLAIM
Account No. xxxx3511			Opened 8/01/08	┑╸	T E D		
Asset Acceptance Llc Po Box 2036 Warren, MI 48090		-	Collection for British Petroleum / Chase		D		2,488.00
Account No.	╁		BP - Chase	+			2,400.00
Representing: Asset Acceptance Llc			PO Box 15298 Wilmington, DE 19850				
Account No. xxxx1212  Asset Acceptance Llc Po Box 2036 Warren, MI 48090	-	_	Opened 8/01/08 Collection for British Petroleum / Chase				2,419.00
Account No.	╀	_	BP / Chase	+			2,413.00
Representing: Asset Acceptance Llc			PO Box 15325 Wilmington, DE 19886-5325				
Account No. xxxxxxxx8951  Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155	-	-	Opened 10/01/00 Last Active 2/18/09 Credit Card				
Norcross, GA 30091							3,760.00
Sheet no. <u>1</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		<u> </u>	(Total of	Sub			8,667.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Karl L Robinson	Case No	
		Debtor	

	-	_			-		_	
CREDITOR'S NAME,		Ηι	sband, Wife, Joint, or Community		C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M H	DATE CLAIM WAS INCURRED A CONSIDERATION FOR CLAIM. IF O IS SUBJECT TO SETOFF, SO STA	CLAIM	COZH_ZGWZ	Z	.SPUTED	AMOUNT OF CLAIM
Account No.			Northland Group		Т	T		
Representing: Capital 1 Bank			PO Box 390846 Edina, MN 55439			D		
Account No.			Northland Group					
Representing: Capital 1 Bank			7831 Glenroy Rd., Ste. 350 Edina, MN 55439-3108					
Account No. xxxxxxxx9173			Opened 8/01/98 Last Active 3/10/06					
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		-	Credit Card					3,666.00
Account No.			Blitt and Gaines PC					
Representing: Capital 1 Bank			661 Glenn Avenue Wheeling, IL 60090					
Account No.	T		Freedman Anselmo Lindberg and					
Representing: Capital 1 Bank			1807 W. Diehl Rd. Naperville, IL 60566					
Sheet no. 2 of 14 sheets attached to Schedule of						tota		3,666.00
Creditors Holding Unsecured Nonpriority Claims				(Total of th	iis	pag	e)	

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B6F (Official Form 6F) (12/07) - Cont.

In re	Karl L Robinson	Case No.	
_		Debtor	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDA	DISPUTED	AMOUNT OF CLAIM
Account No.  Representing: Capital 1 Bank			Freedman Anselmo Lindberg and 1807 W. Diehl Rd., Suite 333 PO Box 3228 Naperville, IL 60566-7107	Т	D A T E D		
Account No. xxxxxxxx8986  Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		-	Opened 11/01/01 Last Active 3/21/06 Credit Card				968.00
Account No.  Representing: Capital 1 Bank			Northland Group PO Box 390846 Edina, MN 55439				
Account No. xxxxxxxxxxxx4891  Collection Attn: Bankrutpcy Department Po Box 10587 Greenville, SC 29603		_	Opened 1/01/09 Collection for Hsbcorchard Standard - Mcs				1,158.00
Account No.  Representing: Collection			FFPM Carmel Holdings I, LLC c/o IDT Carmel Inc. 7900 International Dr., # 955 Minneapolis, MN 55425				
Sheet no. <u>3</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub his			2,126.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Karl L Robinson	Case No	
		Debtor	

		_			_		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM
Account No.			HSBC	]⊤	T E		
Representing: Collection			Attn: Bankruptcy PO Box 5213 Carol Stream, IL 60197				
Account No.			МСМ				
Representing: Collection			Department 8870 Los Angeles, CA 90084				
Account No.			Orchard Bank				
Representing: Collection			PO Box 17051 Baltimore, MD 21297				
Account No. xxx7488			Opened 12/01/05				
Creditors Collection B 716 Columbus St Ottawa, IL 61350		-	Collection for Assoc. St. James Radiologists				249.00
Account No. xxx7487		T	Opened 12/01/05	T	t		
Creditors Collection B 716 Columbus St Ottawa, IL 61350		_	Collection for Assoc. St. James Radiologists				166.00
Sheet no. 4 of 14 sheets attached to Schedule of				Sub			415.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ze)	715.50

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B6F (Official Form 6F) (12/07) - Cont.

In re	Karl L Robinson	Case No
_		Debtor

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT	UZLLQULDAHED	DISPUTED	AMOUNT OF CLAIM
Account No.			St. James Radiologists		E		
Representing:			PO Box 3597 Springfield, IL 62708		Ь	$\vdash$	
Creditors Collection B							
Account No. xxxxxxAx1836			Opened 5/01/08				
Dependon Collection Se Attn: Bankruptcy Po Box 4833 Oak Brook, IL 60523		-	Collection for Sullivan Urgent Aid Center				
							624.00
Account No.			Sullivan Urgent Aid Center			T	
Penrocenting	1		PO Box 5990				
Representing: Dependon Collection Se			Dept. 20-6001 Carol Stream, IL 60197				
•							
Account No. xx5152	-		Collection for Suburban Emergency Physicians				
Diversifd Co			, nyelelane				
900 South Highway		-					
Fenton, MO 63026							
							185.00
Account No.			Suburban Emer. Physician Group PO Box 2729				
Banna antin ar			Carol Stream, IL 60132-0001				
Representing: Diversifd Co			,				
Diversità Co							
Sheet no. <u>5</u> of <u>14</u> sheets attached to Schedule of	-	_		Sub	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	809.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Karl L Robinson	Case No	
		Debtor	

CDEDITOD'S NAME	Ç	Нι	sband, Wife, Joint, or Community		C	U N	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STAT	AIM	ONTINGEN	LODIC	SPUTED	AMOUNT OF CLAIM
Account No. xxx6174			Opened 2/01/09		⊤	ATED		
Ffcc-columbus Inc 1550 Old Henderson Rd St Columbus, OH 43220		-	Collection for Cardiovascular Center			В		27.00
Account No.			Collection					21.00
First Source Advantage, LLC 205 Bryant Woods South Buffalo, NY 14228		-						
								3,570.00
Account No.  Representing: First Source Advantage, LLC			First Souce Advantage LLC PO Box 628 Buffalo, NY 14240					
Account No. xxxxxx9292			Goods or Services					
Harris & Harris, Ltd. 600 W. Jackson Blvd., Suite 400 Chicago, IL 60661-5636		-						
Account No.			Harris & Harris, Ltd					37.00
Representing: Harris & Harris, Ltd.			222 Merchandise Mart Plaza Suite 1900 Chicago, IL 60654					
Sheet no. <u>6</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	of		(7	Sotal of the		tota pag		3,634.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Karl L Robinson	Case No.	
_		Debtor	

					_	—	
CREDITOR'S NAME,		Hu	sband, Wife, Joint, or Community		UNL	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LIQUIDAT	P U T	AMOUNT OF CLAIM
Account No. xIDxxxxx4764			Goods or Services	T	T E D		
IBT Local Union #710 4217 S. Halsted St. Chicago, IL 60609		-			D		360.00
Account No. xxxx4503			Opened 12/01/08	Т			
Illinois Collection Se 8231 W. 185th St. Ste. 100 Tinley Park, IL 60487		-	Collection for Midtown Dental Clinic				280.00
	┸			丄	L	L	280.00
Account No.  Representing: Illinois Collection Se			Midtown Dental Clinic 174 W. Sauk Trail S. Chicago Heights, IL 60411				
Account No.			Medical/Dental Services				
Ingalls Memorial Hospital 1 Ingalls Drive Harvey, IL 60426		-					4,422.00
Account No.			Physicians Portion of Emergency Car	T			
Representing: Ingalls Memorial Hospital			555 W. Court St. #410 Kankakee, IL 60901				
Sheet no7 of _14_ sheets attached to Schedule of				Subt			5,062.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	(e)	3,002.00

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In re	Karl L Robinson	Case No	
		Debtor	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COZH LZGWZH	Q U	I F	AMOUNT OF CLAIM
Account No. <b>KEXxxxxx4764</b>			Medical/Dental Services	Т	E D		
Ingalls Memorial Hospital 1 Ingalls Drive Harvey, IL 60426		-			D		343.00
Account No.	┢		Medical/Dental Services	+		┢	
Ingalls Memorial Hospital 1 Ingalls Drive Harvey, IL 60426		-	inculative interest and in the second				
							151.00
Account No. xxxxxxxxx4003  Jefferson Capital Syst 16 Mcleland Rd Saint Cloud, MN 56303		-	Opened 5/01/08 Collection for Salute Visa Gold				622.00
Account No.	t	H	Salute Visa	Ħ			
Representing: Jefferson Capital Syst			P.O. Box 11802 Newark, NJ 07101				
Account No.	T	T	Medical or Dental Services	$\forall$		H	
Medical Recovery Specialists 2250 E. Devon Ave., Ste. 352 Des Plaines, IL 60018-4519		-					500.00
Sheet no. <b>8</b> of <b>14</b> sheets attached to Schedule of				Subt			1,616.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his j	pag	ge)	1,010.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Karl L Robinson	Case No	
		Debtor	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UZLLQULDA	D I S P U T E D	, , , , ,	AMOUNT OF CLAIM
Account No. xxxxxx6600  Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123		-	Opened 9/01/08 Collectoin for Hsbc	T	T E D			7,770.00
Account No.  Representing: Midland Credit Mgmt			HFC P.O. Box 1547 Chesapeake, VA 23327					
Account No.  Representing: Midland Credit Mgmt			HSBC Attn: Bankruptcy PO Box 5213 Carol Stream, IL 60197					
Account No. xxxxxx8722  Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123		-	Opened 10/01/06 Last Active 9/25/08 Collection for Aspire Visa					3,007.00
Account No.  Representing: Midland Credit Mgmt			Aspire PO Box 23013 Columbus, GA 31902-3013					
Sheet no. <b>9</b> of <b>14</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub			Ţ	10,777.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Karl L Robinson	Case No	
		Debtor	

CREDITOR'S NAME,	Ç	Ηι	usband, Wife, Joint, or Community	Č	Ų	Ţ	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN			S P U T E	AMOUNT OF CLAIM
Account No.			Blatt, Hasenmiller, Leibsker et al	T	T E			
Representing:			125 S. Wacker Drive, Suite 400	┡	₽	1	_	
Midland Credit Mgmt			Chicago, IL 60602					
Account No. xxx5259			Opened 7/01/07					
Mrsi 2250 E Devon Ave Ste 352 Des Plaines, IL 60018		-	Collection for Ingalls Memorial Hospital - 1					
								190.00
Account No.		T	CBCS	T	T	t	7	
Representing: Mrsi			PO Box 69 Columbus, OH 43216					
Account No.			Ingalls Memorial Hospital	H	╁	$^{+}$	$\dashv$	
Representing: Mrsi			1 Ingalls Drive Harvey, IL 60426					
Account No. xxx6010			Opened 4/01/06			T		
Mrsi 2250 E Devon Ave Ste 352 Des Plaines, IL 60018		-	Collection for Ingalls Memorial Hospital - 1					185.00
Sheet no. 10 of 14 sheets attached to Schedule of				Sub	tota	al		275.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pas	ge	١	375.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Karl L Robinson	Case No.	
_		Debtor	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			SPUTED	AMOUNT OF CLAIM
Account No.			Membership/Subscription	]⊤	T E		
National Magazine Exchange 16120 US 19 North PO Box 9084 Clearwater, FL 33758-9084		-			D		23.00
Account No.			Goods or Services				
Northland Group PO Box 390846 Edina, MN 55439		-					
							48.00
Account No.			Goods or Services				
Northland Group PO Box 390846 Edina, MN 55439		-					553.00
Account No.			Medical or Dental Services				553.00
Northwest Cardiovascular Ctr. 3115 N. Harlem Chicago, IL 60634		-	Medical or Dental Services				28.00
Account No. xxxxxx2967		Γ	Medical/Dental Services				
Primary Care Partners 4647 W. Lincoln Hwy. Matteson, IL 60443		-					2,938.00
Sheet no. 11 of 14 sheets attached to Schedule of				ubt			3,590.00
Creditors Holding Unsecured Nonpriority Claims			(Total of the	his j	pag	(e)	

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B6F (Official Form 6F) (12/07) - Cont.

In re	Karl L Robinson	Case No.	
		Debtor	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Ğ	Ü	P	,	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  Account No. xxGxx7591	CODEBTOR	C H M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.  Medical or Dental Services	CONTINGENT	D A T	DISPUTED	:	AMOUNT OF CLAIM
Account No. XXGXX/391	4		Medical or Dental Services		Ē			
Primary Care Pediatrics LLC 4647 W. Lincoln Hwy. Matteson, IL 60443		-						405.00
Account No. ROBKA003			Medical or Dental Services	$\top$	T	T	T	
Pulmonary Consultants 12820 S. Ridgeland Palos Heights, IL 60463		-						100.00
	╀	_		$\bot$	$\downarrow$	$\perp$	$\downarrow$	
Account No. xxxxxx9539  Sirius Satellite Radio 1221 Avenue of the Americas New York, NY 10020		-	Goods or Services					122.00
Account No.			Sirius Satellite Radio	T	Т	Т	T	
Representing: Sirius Satellite Radio			PO Box 78211 Phoenix, AZ 85062					
Account No.	T	T	Goods or Services	T	$\top$	T	†	
Sleep Solutions Inc. 825 E. Gulf Rd. Suite 1144 Arlington Heights, IL 60005		-						395.00
Sheet no. 12 of 14 sheets attached to Schedule of		•		Sub	tota	al	T	4 022 00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pas	ge)	, I	1,022.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Karl L Robinson	Case No	
		Debtor	

	Гc	Ни	sband, Wife, Joint, or Community	I c	u	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTLXGEN	UZLLQULDATED	SPUTED	AMOUNT OF CLAIM
Account No.			Medical/Dental Services	٦	TE		
South Suburban Hospital 17800 Kedzie Hazel Crest, IL 60426		-			D		475.00
Account No.	┢		Medical/Dental Service				
Southwest Laboratory Phys. Dept. 77-9288 Chicago, IL 60678-9288		  -					
	L						10.00
Account No.  St. James Hospital 1423 Chicago Rd. Chicago Hts., IL 60411		-	Medical/Dental Services				314.00
Account No. xxGxx7591			Medical or Dental Services	$\dagger$			
The Anesthesia Assoc. of North. 4647 W. Lincoln Hwy. Matteson, IL 60443		-					72.00
Account No. xxxx/7600			Medical or Dental Services				
The Center for Dental Excellence 19615 Govenors Highway Flossmoor, IL 60422		-					308.00
Sheet no. 13 of 14 sheets attached to Schedule of		1		Sub			1,179.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	1,173.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Karl L Robinson	Case No.	
_		Debtor	

GDEDWICHG WALKE	С	Hu	sband, Wife, Joint, or Community	Тс	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFINGEN	LIQUI	I S P U T E	AMOUNT OF CLAIM
Account No. xxxxxxxxx-7080			Goods or Services	٦т	D A T E D		
The Danbury Mint 47 Richards Ave. Norwalk, CT 06857		-					100.00
Account No.			Medical or Dental Services	+			100.00
Tinley Park Pediatrics Assoc. 4647 W. Lincoln Hwy. Lower Level Matteson, IL 60443		-					
Account No. xxxxxxx8662			Collection	$\downarrow$			293.00
Universal Fidelity Corp. PO Box 941911 Houston, TX 77094		_	Conconon				100.00
Account No.			Collection	+			
Van Ru Credit Corporation 1350 E. Touhy Avenue, Suite 100E Des Plaines, IL 60018		_					380.00
Account No.			Credit card purchases	+			
Viking Collection Service, Inc PO Box 59207 Minneapolis, MN 55459		_					
							1,760.00
Sheet no. <u>14</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			2,633.00
			(Report on Summary of S	Т	Γota	al	47,252.00

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B6G (Official Form 6G) (12/07)

т.	Karl I Robinson		
In re	Kari L Robinson	Case No.	
_		Debtor	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-20614 Doc 1 Filed 06/05/09 Entered 06/05/09 15:22:12 Desc Main Document Page 31 of 54

B6H (Official Form 6H) (12/07)

In re	Karl L Robinson	Case No.
-	Nam E Nobilison	Debtor

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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**B6I (Official Form 6I) (12/07)** 

In re	Karl L Robinson		Case No.	
		Debtor(s)		•

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status	S: DEPENDENTS OF DEBTO	OR AND SPOUSE		
Married	RELATIONSHIP(S):  Daughter  Son  Son	AGE(S): 22 4 5		
<b>Employment:</b>	DEBTOR	SPOUSE		
Occupation	Unemployed			
Name of Employer				
How long employed				
Address of Employer				
INCOME: (Estimate of	of average or projected monthly income at time case filed)	DEBTOR		SPOUSE
	es, salary, and commissions (Prorate if not paid monthly)	\$ 0.00	\$	0.00
2. Estimate monthly ov		\$ 0.00	\$	0.00
3. SUBTOTAL		\$0.00	\$	0.00
4. LESS PAYROLL D	DEDUCTIONS			
<ul> <li>a. Payroll taxes a</li> </ul>	nd social security	\$ 0.00	\$	0.00
b. Insurance		\$ 0.00	. \$	0.00
c. Union dues		\$ 0.00		0.00
d. Other (Specify	<u> </u>	\$ 0.00		0.00
		\$	\$	0.00
5. SUBTOTAL OF PA	AYROLL DEDUCTIONS	\$	_ \$	0.00
6. TOTAL NET MON	THLY TAKE HOME PAY	\$	\$	0.00
C	n operation of business or profession or farm (Attach detailed statement)	\$0.00	\$ <u></u>	0.00
8. Income from real pro	* •	\$ 0.00		0.00
9. Interest and dividend		\$ <u>0.00</u>	\$	0.00
dependents listed	ance or support payments payable to the debtor for the debtor's use or that of	\$ 0.00	\$	0.00
11. Social security or g		φ	Ψ	0.00
	nemployment	\$ 2,236.00	\$	0.00
		\$ 0.00	\$	0.00
12. Pension or retireme	ent income	\$ 0.00	\$	0.00
13. Other monthly inco	ome			
(Specify):		\$ 0.00	\$	0.00
		\$	\$	0.00
14. SUBTOTAL OF L	INES 7 THROUGH 13	\$\$	\$	0.00
15. AVERAGE MONT	THLY INCOME (Add amounts shown on lines 6 and 14)	\$	_ \$	0.00
16. COMBINED AVE	RAGE MONTHLY INCOME: (Combine column totals from line 15)	\$	2,236.0	00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	Karl L Robinson	Case No.	
		Debtor(s)	

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case.

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	The averag	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,200.00
a. Are real estate taxes included? Yes No _X	Ψ	,
b. Is property insurance included? Yes No X		
2. Utilities: a. Electricity and heating fuel	\$	180.00
b. Water and sewer	\$	60.00
c. Telephone	\$	100.00
d. Other See Detailed Expense Attachment	\$	190.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	300.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	25.00
7. Medical and dental expenses	\$	20.00
8. Transportation (not including car payments)	\$	100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	· <del></del>	
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	0.00
	\$	0.00
e. Other  12. Taxes (not deducted from wages or included in home mortgage payments)	· <del></del>	
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	·	
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Auto Repairs / Maintenence	\$	30.00
Other Haircuts / Personal Care	\$	40.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	2,295.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	-	
20. STATEMENT OF MONTHLY NET INCOME	Ф	0 000 00
a. Average monthly income from Line 15 of Schedule I	\$	2,236.00
b. Average monthly expenses from Line 18 above	\$	2,295.00
c. Monthly net income (a. minus b.)	\$	-59.00

Case 09-20014 Doc.		09 15.22.12	Desc Main					
<b>B6J</b> (Official Form 6J) (12/07)	Document Page 34 of 54							
In re Karl L Robinson		Case No.						
	Debtor(s)							
SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)  Detailed Expense Attachment								
<b>Other Utility Expenditures:</b>								
Cable			\$	60.00				
Cell Phones			\$	130.00				
<b>Total Other Utility Expenditures</b>			\$	190.00				

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B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Karl L Robinson			Case No.			
			Debtor(s)	Chapter	7		
	DECLARATION CO	ONCERN	ING DEBTOR'S SO	CHEDULI	ES		
	DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR						
I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.							
Date	May 30, 2009	Signature	/s/ Karl L Robinson Karl L Robinson Debtor				

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Karl L Robinson			
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$3,039.56 2009 YTD: Debtor Employment Income \$56,733.00 2008: Debtor Employment Income \$56,000.00 2007: Debtor Employment Income

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT SOURCE** 

\$11,242.00 2009 YTD: Debtor Unemployment \$1,533.00 2008: Debtor Unemployment \$10.00 2007: Debtor Unemployment

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID **OWING** 

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL NAME AND ADDRESS OF CREDITOR **TRANSFERS TRANSFERS OWING** 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL RELATIONSHIP TO DEBTOR DATE OF PAYMENT AMOUNT PAID **OWING** 2008-2009 \$3,000.00 \$50,000.00

**Beatrice Miller** 749 Rose Lane Matteson, IL 60443

debtor's mother

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None П

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION Capital One Bank (USA) NA Collection **Cook County Circuit Court** Judgment for Plaintiff

v. Karl Robinson; 08 M1

143293

3

CAPTION OF SUIT AND CASE NUMBER Arrow Financial Services v.

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

Karl Robinson; 07 M1 206756

Collection

**Cook County Circuit Court** 

Judgment for Plaintiff

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION,

FORECLOSURE SALE. TRANSFER OR RETURN DESCRIPTION AND VALUE OF

**PROPERTY** 

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN

OF COURT CASE TITLE & NUMBER DATE OF ORDER

DESCRIPTION AND VALUE OF

**PROPERTY** 

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None 

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY \$10,000.00

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS Lottery / Gambling

2008

DATE OF LOSS

## 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE
LEDFORD & WU
200 S. Michigan Avenue, Suite 209

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR **2/09 - 5/09**  AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

4

\$1,200.00

Chicago, IL 60604-2406

Greenpath Debt Solutions 38505 Country Club Drive, Suite 210 Farmington, MI 48331 5/09 \$50.00 Credit Counseling

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

TRANSFER(S) IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

Charter One Bank Attn: Bank By Mail 1 Citizens Drive Riverside, RI 02915 TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE **Savings Account** 

AMOUNT AND DATE OF SALE OR CLOSING

Closed 10/08

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY Page 40 of 54

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

5

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

**ENVIRONMENTAL** 

NOTICE

LAW

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

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None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

## 18 . Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

NAME

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was None

issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY

DATE OF INVENTORY INVENTORY SUPERVISOR (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS PERCENTAGE OF INTEREST NATURE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME **ADDRESS** DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS AMOUNT OF MONEY OF RECIPIENT. DATE AND PURPOSE OR DESCRIPTION AND RELATIONSHIP TO DEBTOR OF WITHDRAWAL VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION TAXPAYER IDENTIFICATION NUMBER (EIN)

7

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25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	May 30, 2009	Signature	/s/ Karl L Robinson	
			Karl L Robinson	
			Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

## United States Bankruptcy Court Northern District of Illinois

In re Karl L Robinson	2 102 02202 22 22 20	<b>VIIV</b> 01 <b>IIII</b>	Case No.	
	Ι	Debtor(s)	Chapter	7
PART A - Debts secured by prop	7 INDIVIDUAL DEBTO erty of the estate. (Part A natach additional pages if necessity)	nust be fully co		
Property No. 1				
Creditor's Name: -NONE-		Describe Prop	erty Securing Debt	:
Property will be (check one): ☐ Surrendered	☐ Retained			
If retaining the property, I intend to ( ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		id lien using 11	U.S.C. § 522(f)).	
Property is (check one): ☐ Claimed as Exempt		☐ Not claimed	as exempt	
PART B - Personal property subject Attach additional pages if necessary.)		columns of Part	B must be complete	d for each unexpired lease.
Property No. 1				
Lessor's Name: -NONE-	Describe Leased Pro	operty:	Lease will be U.S.C. § 365 ☐ YES	Assumed pursuant to 11 (p)(2):
declare under penalty of perjury personal property subject to an und		intention as to a	nny property of my	estate securing a debt and/or
Date May 30, 2009		/s/ Karl L Robin Karl L Robinso		

Debtor

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# ι

United States Bankruptcy Court	
<b>Northern District of Illinois</b>	

In re	Karl L Robinson		Case No	ı <b>.</b>	
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMI	PENSATION OF ATTO	RNEY FOR I	DEBTOR(S)	
C	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy compensation paid to me within one year before the rendered on behalf of the debtor(s) in contemplat	e filing of the petition in bankrupte	cy, or agreed to be j	paid to me, for services rend	
	For legal services, I have agreed to accept		\$	1,200.00	
	Prior to the filing of this statement I have receive	ved	\$	1,200.00	
	Balance Due		\$	0.00	
2. T	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3. T	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4. <b>I</b>	■ I have not agreed to share the above-disclosed c	compensation with any other person	n unless they are me	mbers and associates of my	law firm.
[	☐ I have agreed to share the above-disclosed comp copy of the agreement, together with a list of the				irm. A
5. I	In return for the above-disclosed fee, I have agreed	to render legal service for all aspec	cts of the bankruptc	case, including:	
b c.	Analysis of the debtor's financial situation, and rown. Preparation and filing of any petition, schedules, Representation of the debtor at the meeting of crown. [Other provisions as needed] Preparation and filing of bankruptcy reaffirmation agreements; preparation liens on household goods; motions	, statement of affairs and plan which reditors and confirmation hearing, a petition; attending meeting con and filing of motions pursi	ch may be required; and any adjourned b of creditors; exer	earings thereof;	ation of
6. B	By agreement with the debtor(s), the above-disclose Adversary proceedings; conversion; case unless the applicable Model Re In a Chapter 7 case: redemption, jud reaffirmation agreements, amending fault, and attending additional credit without a good reason or prior notice	; post-discharge litigation; ap etention Agreement provides dicial lien avoidance, audit, Ru g a petition, list, schedule or s tors' meetings due to the deb	opeals; post-conf otherwise. ule 2004 examina statement postpe	tions, hearings on tition not due to counse	el's
		CERTIFICATION			
	certify that the foregoing is a complete statement of ankruptcy proceeding.	of any agreement or arrangement for	or payment to me for	representation of the debto	r(s) in
Dated:	: <u>May 30, 2009</u>	LEDFORD & WU	IV ARDC No. 627 J		-
		Chicago, IL 6060	Fax: (312) 294-44		

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

B 201 (12/08) Page 2

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

## **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

, , ,	1 3 3 3 7	
George M. Vogl IV ARDC No. 6273590	X /s/ George M. Vogl IV ARDC No.	May 30, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:	-	
200 S. Michigan Avenue, Suite 209 Chicago, IL 60604-2406 (312) 294-4400 notice@ledfordwu.com		
Cert I (We), the debtor(s), affirm that I (we) have receive	tificate of Debtor ed and read this notice.	
Karl L Robinson	X /s/ Karl L Robinson	May 30, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

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## United States Bankruptcy Court Northern District of Illinois

		Northern District of Inmois		
In re	Karl L Robinson		Case No.	
		Debtor(s)	Chapter	7
	V	ERIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	60
	The above-named Debtor( (our) knowledge.	s) hereby verifies that the list of credit	tors is true and c	orrect to the best of my
Date:	May 30, 2009	/s/ Karl L Robinson  Karl L Robinson  Signature of Debtor		

Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714

Aspire PO Box 23013 Columbus, GA 31902-3013

Asset Acceptance Llc Po Box 2036 Warren, MI 48090

Blatt, Hasenmiller, Leibsker et al 125 S. Wacker Drive, Suite 400 Chicago, IL 60602

Blitt and Gaines PC 661 Glenn Avenue Wheeling, IL 60090

BP - Chase PO Box 15298 Wilmington, DE 19850

BP / Chase PO Box 15325 Wilmington, DE 19886-5325

Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

CBCS PO Box 69 Columbus, OH 43216

Chase 800 Brooksedge Blvd. Westerville, OH 43081

Collection Attn: Bankrutpcy Department Po Box 10587 Greenville, SC 29603 Creditors Collection B 716 Columbus St Ottawa, IL 61350

Dependon Collection Se Attn: Bankruptcy Po Box 4833 Oak Brook, IL 60523

Diversifd Co 900 South Highway Fenton, MO 63026

Ffcc-columbus Inc 1550 Old Henderson Rd St Columbus, OH 43220

FFPM Carmel Holdings I, LLC c/o IDT Carmel Inc. 7900 International Dr., # 955 Minneapolis, MN 55425

First Souce Advantage LLC PO Box 628 Buffalo, NY 14240

First Source Advantage, LLC 205 Bryant Woods South Buffalo, NY 14228

Freedman Anselmo Lindberg and 1807 W. Diehl Rd. Naperville, IL 60566

Freedman Anselmo Lindberg and 1807 W. Diehl Rd., Suite 333 PO Box 3228 Naperville, IL 60566-7107

Harris & Harris, Ltd 222 Merchandise Mart Plaza Suite 1900 Chicago, IL 60654 Harris & Harris, Ltd. 600 W. Jackson Blvd., Suite 400 Chicago, IL 60661-5636

HFC P.O. Box 1547 Chesapeake, VA 23327

HSBC Attn: Bankruptcy PO Box 5213 Carol Stream, IL 60197

IBT Local Union #710 4217 S. Halsted St. Chicago, IL 60609

Illinois Collection Se 8231 W. 185th St. Ste. 100 Tinley Park, IL 60487

Ingalls Memorial Hospital 1 Ingalls Drive Harvey, IL 60426

Jefferson Capital Syst 16 Mcleland Rd Saint Cloud, MN 56303

MCM
Department 8870
Los Angeles, CA 90084

Medical Recovery Specialists 2250 E. Devon Ave., Ste. 352 Des Plaines, IL 60018-4519

Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123

Midtown Dental Clinic 174 W. Sauk Trail S. Chicago Heights, IL 60411 Mrsi 2250 E Devon Ave Ste 352 Des Plaines, IL 60018

National Magazine Exchange 16120 US 19 North PO Box 9084 Clearwater, FL 33758-9084

Northland Group PO Box 390846 Edina, MN 55439

Northland Group 7831 Glenroy Rd., Ste. 350 Edina, MN 55439-3108

Northwest Cardiovascular Ctr. 3115 N. Harlem Chicago, IL 60634

Orchard Bank PO Box 17051 Baltimore, MD 21297

Physicians Portion of Emergency Car 555 W. Court St. #410 Kankakee, IL 60901

Primary Care Partners 4647 W. Lincoln Hwy. Matteson, IL 60443

Primary Care Pediatrics LLC 4647 W. Lincoln Hwy. Matteson, IL 60443

Pulmonary Consultants 12820 S. Ridgeland Palos Heights, IL 60463

Salute Visa P.O. Box 11802 Newark, NJ 07101 Sirius Satellite Radio 1221 Avenue of the Americas New York, NY 10020

Sirius Satellite Radio PO Box 78211 Phoenix, AZ 85062

Sleep Solutions Inc. 825 E. Gulf Rd. Suite 1144 Arlington Heights, IL 60005

South Suburban Hospital 17800 Kedzie Hazel Crest, IL 60426

Southwest Laboratory Phys. Dept. 77-9288 Chicago, IL 60678-9288

St. James Hospital 1423 Chicago Rd. Chicago Hts., IL 60411

St. James Radiologists PO Box 3597 Springfield, IL 62708

Suburban Emer. Physician Group PO Box 2729 Carol Stream, IL 60132-0001

Sullivan Urgent Aid Center PO Box 5990 Dept. 20-6001 Carol Stream, IL 60197

The Anesthesia Assoc. of North. 4647 W. Lincoln Hwy. Matteson, IL 60443

The Center for Dental Excellence 19615 Govenors Highway Flossmoor, IL 60422

The Danbury Mint 47 Richards Ave. Norwalk, CT 06857

Tinley Park Pediatrics Assoc. 4647 W. Lincoln Hwy. Lower Level Matteson, IL 60443

Universal Fidelity Corp. PO Box 941911 Houston, TX 77094

Van Ru Credit Corporation 1350 E. Touhy Avenue, Suite 100E Des Plaines, IL 60018

Viking Collection Service, Inc PO Box 59207 Minneapolis, MN 55459

Washington Mutual PO Box 2437 Chatsworth, CA 91313-2437